

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re : Chapter 13  
Francis DelCampo :  
Debtors : Case No. 22-10698 ELF

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**O R D E R**

**AND NOW**, upon Motion of the Debtor to avoid a judicial lien held by TD Bank USA, N.A and Discover Bank (“the Respondents”) in personal property and/or real property of the Debtor located at 1520 CURTIN STREET, PHILADELPHIA, PA 19145

**AND**, the Debtor having asserted that the alleged liens arising from the judgment entered on June 29, 2015 on behalf of TD Bank, N.A. in the Philadelphia Municipal Court, Claim No.1504144303 and the judgment entered on March 14, 2016 on behalf of Discover Bank in the Philadelphia Municipal Court, Claim No.1601194804 are subject to avoidance pursuant to 11 U.S.C. §522(f),

And, the Debtor having certified that adequate notice of the Motion was sent to the Respondent and that no answer or other response to the Motion has been filed,

It is hereby **ORDERED** that the Motion is **GRANTED** by default.

It is further **ORDERED**, subject to 11 U.S.C. §349(b), that the judicial liens held by the Respondents in the real property of the Debtor listed and claimed as exempt in Schedule C of the Debtor’s bankruptcy schedules are **AVOIDED**.

Date: 7/22/22



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ERIC L. FRANK  
U.S. BANKRUPTCY JUDGE